

# **Allstate Benefits**

## **EyeMed Vision Care Coverage**

### **Frequently Asked Questions (FAQs)**

*Q. Who underwrites, manages and distributes this coverage?*

**A. The policy is underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri. It is managed by EyeMed Vision Care of Mason, Ohio and distributed by Allstate Benefits in Jacksonville, Florida.**

*Q. How is the plan designed?*

**A. The policy is designed with a co-pay, allowance and/or discount for services obtained within the SELECT network and a reimbursement benefit for services obtained out of network. Co-pays, allowances and/or discounts for in-network services are applied at the point of sale. Additionally, plans are offered with either 3 tier or 4 tier premiums. The employer determines which rate structure will be used.**

*Q. Are there additional optional benefits in the vision policy?*

**A. There are no additional optional benefits included in the vision plan, but there may be additional discounts associated with some of the products or services.**

*Q. How does the vision coverage work?*

**A. The employee will receive an ID card at their home address directly from EyeMed. They may take this ID card and present it to any participating provider who will confirm the benefits with EyeMed and apply any co-pays, allowances or discounts at the time of sale/service. However, an ID card is not necessary to obtain services from an EyeMed provider. The provider can confirm benefits via the internet or phone by simply providing the insured's social security number to EyeMed. If an insured chooses to use an out of network provider, they will need to pay for services up front and submit an out of network claim for reimbursement of the appropriate amount.**

*Q. How are the benefits paid out?*

**A. Vision benefits are applied (paid out) at the point of sale/service to either eliminate or reduce up front out of pocket costs. If an insured chooses to use an out of network provider, then reimbursement will occur once a completed claim form has been submitted to EyeMed for processing.**

*Q. Once an insured collects the Maximum Benefit for a particular product or service, are there any benefits left?*

**A. Most of these benefits are considered a "1-time usage" benefit, so once a product or service benefit has been exhausted, there are no benefits left until the policy anniversary resets the benefit at 100% capacity. However, there may be additional discounts available even though benefits have been exhausted.**

*Q. Do benefits decrease, or rates increase with age?*

**A. No.**

*Q. Is there a waiting period before using the vision benefits?*

**A. No.**

Q. *Is there a pre-existing conditions limitation?*

A. **No.**

Q. *Are there medical questions to answer for this coverage?*

A. **No, this coverage is Guarantee Issue. After the initial eligibility window closes, enrollment may only occur during a specified annual enrollment period or when there is a Qualifying Life Event (QLE). Details regarding the QLE will be required.**

Q. *Is there coverage for a domestic partner?*

A. **This will be contingent upon the situs state of the employer's policy and the plan administration.**

Q. *What age can dependent children be covered to?*

A. **Children may be covered until age 26 regardless of financial, marital or student status. He or she may be covered longer if they continue to meet the definition of a covered dependent.**

Q. *Is the plan COBRA eligible?*

A. **Yes, a covered person may continue their vision coverage through COBRA.**

Q. *Who submits claims?*

A. **When using an in-network provider, all co-pays, allowances and discounts are applied at the time of sale/service. For out of network services, the insured will complete an out of network claim form which can be found on the EyeMed Vision Care website at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and submit to EyeMed for processing.**

Q. *Who handles the enrollment, eligibility or billing?*

A. **Enrollment and eligibility are handled by Allstate Benefits. You may contact the Group New Business department at 1-866-510-5859. You may also contact them through e-mail at [groupnewbusiness@allstate.com](mailto:groupnewbusiness@allstate.com) or fax them at 1-866-428-2406. Billing is handled by Allstate Benefits Group Premium Administration department. They can be contacted by phone at 1-800-639-5162, via e-mail at [grouppremiumadmin@allstate.com](mailto:grouppremiumadmin@allstate.com) or faxed at 1-866-428-2453.**

This material is valid as long as information remains current, but in no event later than September 1, 2014. **EyeMed Vision Care is provided by** policy form M-9083/policy numbers VC-77/VC-78 or state variation thereof, underwritten by Fidelity Security Life Insurance Company of Kansas City, MO, managed by EyeMed Vision Care of Mason, Ohio and distributed by Allstate Benefits. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation.